

Current Borrower: Charles J. Evans
Client Loan Number: 84446352
B&H File Number: 240136
VA/FHA/PMI Number: 3353703fl
Loan Type: FHA
Property Address: 2995 Fairlane Drive, Horn Lake, MS 38637

SUBSTITUTION OF TRUSTEE

WHEREAS, on October 28, 2004, Charles J. Evans and Deanne M. Evans, executed a deed of trust to CTC Real Estate Services, Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which deed of trust is recorded in Deed of Trust Book 2096 at Page 0633 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

SEE ATTACHED EXHIBIT "A"

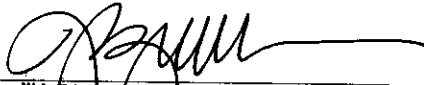
WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLEY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., is the holder of the note secured by the aforesaid deed of trust and now desires to substitute April L. Gremillion or Zachary A. Copp or James Deloach, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS SOLEY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., does hereby appoint and substitute April L. Gremillion or Zachary A. Copp or James Deloach, as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

WITNESS THE SIGNATURE of Mortgage Electronic Registration Systems, Inc. SOLEY AS
 NOMINEE FOR Countrywide Home Loans, Inc., acting by and through its duly authorized officer, this the
4 day of Oct, 20 11.

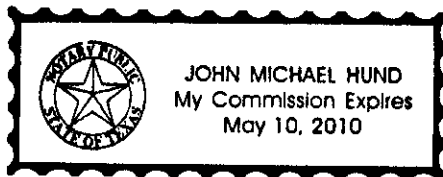
Mortgage Electronic Registration Systems, Inc.
 SOLEY AS NOMINEE FOR Countrywide Home
 Loans, Inc.

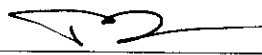

 JILL BALENTINE, SR. VICE PRESIDENT

STATE OF **TEXAS**)
)
 COUNTY OF **COLLIN**) ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the County and State of
 aforesaid, JILL BALENTINE, known to me to be the SR. VICE PRESIDENT, who acknowledged to and before
 me that he/she executed the foregoing instrument in writing on the day and year therein mentioned, for and
 on behalf of the said corporation, after having been the first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 4 day of
Oct, 20 11.




 Notary Public

My Commission Expires: 5/10/10

THIS DOCUMENT PREPARED BY:
 Butler & Hosch, P.A.
 13800 Montfort Drive, Suite 300
 Dallas, Texas 75240
 Telephone No.:(972) 233-2500

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EXHIBIT "A"

LOT 602, SECTION B, DESOTO VILLAGE SUBDIVISION, SITUATED IN SECTION 34, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 8, PAGE 16 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

Also known as 2995 Fairlane Drive, Horn Lake, MS 38637